

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Marie J. Reiley  
Debtor

Case No. 18-04484-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CGambini  
Form ID: 318

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Mar 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2019.

db +Marie J. Reiley, 1011 Howard Avenue, Pottsville, PA 17901-3423  
aty +William G. Schwab & Associates, 811 Blakeslee Blvd, Drive East, PO Box 56,  
Lehigh, PA 18235-0056  
cr +BANK OF AMERICA, N.A., C/O POWERS, KIRN & ASSOCIATES, LLC,  
8 NESHAMINY INTERPLEX DRIVE SUITE 215, TREVOSE, PA 19053-6980  
5122699 +Amanda L. Rauer, Esquire, Powers Kirn & Associates, LLC,  
Eight Neshaminy Interplex, Ste. 215, Trevose, PA 19053-6980  
5122700 +Andrew C. Reiley, 1734 West Market Street, Apt. 5, Pottsville, PA 17901-2132  
5124758 +BANK OF AMERICA, N.A., C/O McCabe, Weisberg & Conway, LLC, Suite 1400,  
123 South Broad Street, Philadelphia, PA 19109-1060  
5122703 Cristina L. Connor, Esquire, Manley Deas Kochalski, LLC, P.O. Box 165028,  
Columbus, OH 43216-5028  
5122704 Discover Card, PO Box 742655, Cincinnati, OH 45274-2655  
5122705 +Douglas and Robin Strouse, 120 S 2nd Street, St Clair, PA 17970-1205  
5122706 +Ellen Micka, 1010 Howard Avenue, Pottsville, PA 17901-3424  
5122707 +Ellen Micka, Tax Collector, City of Pottsville, 401 N. Centre St., Ste. 1,  
Pottsville, PA 17901-1796  
5122708 +Jacob M. Ottley, Esquire, McCabe Weisberg & Conway LLC, 123 S. Broad Street, Ste. 1400,  
Philadelphia, PA 19109-1060  
5122709 +Julian Kowalchick, Minersville Borough Tax Collector, 246 Sunbury Street,  
Minersville, PA 17954-1360  
5122710 +Marcus Stoss, 612 W. Market St., 1st Fl., Pottsville, PA 17901-2800  
5122711 +Mr Cooper, 8950 Cyress Waters Blvd., Coppell, TX 75019-4620  
5122712 Nissan Motor Acceptance Corporation, P.O. Box 660360, Dallas, TX 75266-0360  
5122713 +Sherry Marchefsky, 612 W. Market St., 2nd Fl., Pottsville, PA 17901-2800

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: wschwab@iq7technology.com Mar 06 2019 18:59:48 William G Schwab (Trustee),  
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,  
Lehigh, PA 18235-0056  
5122702 EDI: BANKAMER.COM Mar 07 2019 00:03:00 Bank of America, PO Box 982234,  
El Paso, TX 79998-2234  
5122701 EDI: BANKAMER.COM Mar 07 2019 00:03:00 Bank of America, PO Box 31785,  
Tampa, FL 33631-3785  
5123350 +EDI: PRA.COM Mar 07 2019 00:03:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5122714 EDI: RMSC.COM Mar 07 2019 00:03:00 WalMart Mastercard, PO Box 960024,  
Orlando, FL 32896-0024

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Douglas and Robin Strouse, 120 S 2nd Street, St Clair, PA 17970-1205  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 08, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2019 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
Amanda Lindsay Rauer on behalf of Creditor BANK OF AMERICA, N.A. amanda.rauer@pkallc.com,  
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.r  
aynor-paul@pkallc.com;harry.reese@pkallc.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Jill Manuel-Coughlin on behalf of Creditor BANK OF AMERICA, N.A. jill@pkjllc.com,  
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com  
Karina Velter on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
amps@manleydeas.com  
Raymond M Kempinski on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
Thomas J. Campion, Jr on behalf of Debtor 1 Marie J. Reiley tjc@pottsvillelaw.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov  
William G Schwab on behalf of Trustee William G Schwab (Trustee) ECF@uslawcenter.com,  
schwab@uslawcenter.com  
William G Schwab (Trustee) schwab@uslawcenter.com,  
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 10

**Information to identify the case:**Debtor 1 **Marie J. Reiley**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0400**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

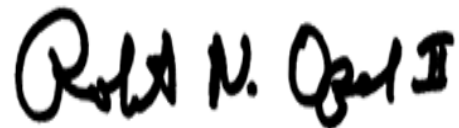
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-04484-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Marie J. Reiley

**By the  
court:**Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

March 6, 2019**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**